# USAF Public Health Career Field News

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## Disease Prevention Videos



## New Basic Allowance for Housing

(Courtesy of Air Force News Service)

## **More Tools to Reach the TV Generation**

TSgt (s) Denis Du Vall, one of your USAFSAM Public Health instructors discovered some videos at the recent annual meeting of the American Public Health Association. He recommends these selections to you:

"H.I.DE.& S.E.E.K" Video about strategies to prevent spread of infection. Good for Day Care workers, Schools, Health educators, Infection Control individuals. Health Media International; 800-388-1237 www.healthmediant.com

"HERPES" Video about herpes targeted to teenagers. (Well done!) Phone 1-800-665-7773 www.wavemedia.com

"AIDS: Everything you should know" Hosted by Whoopi Goldberg, Basics on AIDS also targets teenagers. AIMS Media 800-367-2467 ANSELL 800-327-8659 **People First**: Housing allowance questions, answers; Released: Dec 12, 1997

A new housing allowance system called the basic allowance for housing takes effect Jan. 1 as part of the 1998 National Defense Authorization Act. BAH is a monthly housing payment, replacing the current basic allowance for quarters and variable housing allowance.

The intent of the new allowance is to provide uniformed service members with housing compensation based on comparable civilian housing costs. BAH rates take into consideration rank, dependency status (with or without dependents) and location.

The rates are based on housing costs for civilians with comparable income levels residing in the same area.

Question: Why do we need a new housing allowance system?

Answer: The old housing allowance system couldn't keep up with rising housing costs, and members were being forced to pay more out-of-pocket money than originally intended. Congress

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intended that 15 percent of housing costs come out of pocket (not covered by a housing allowance). Current out-of-pocket costs have increased to about 20 percent. Changes to BAH are tied to housing costs growth, thus protecting people from further out-of-pocket increases over time.

Question: Will I see a big change in my housing allowance Jan. 1?

Answer: No. Most people will not see dramatic increases or decreases in housing allowances because changes will be phased in over six years. This transition period was set up to keep reductions gradual. Compared to the current BAQ plus VHA, the new housing allowances will increase in expensive housing locations around the nation and decrease in medium- to low-cost housing areas.

One good point is that junior enlisted people are expected to receive increases at most locations. A grandfathering provision, known as rate protection, will prevent reductions in housing allowances as long as airmen remain at their current duty station and have no change in their dependency status.

Question: How do I know the new BAH rates will be fair?

Answer: The new BAH is designed to ensure service people of the same grade and dependency status can afford the same level of housing with the same monthly out-of-pocket expense at any location.

For example, if the out-of-pocket cost for a typical staff sergeant with dependents is \$100, noncommissioned officers of that grade can expect to pay \$100 out of pocket for similar housing no matter where assigned (high-, medium- or low-cost housing location). BAH is

designed so lower pay grades will have lower out-of-pocket costs than senior grades.

For a given person, the actual out-of-pocket expense will be greater or lower than the typical \$100 in the example, based on their actual choice of housing. For example, if a member chooses a bigger or more expensive residence than is typical for their civilian counterpart with comparable salary at that location, that person may have larger out-of-pocket expenses. The opposite is true for individuals who choose to occupy smaller or less expensive residences.

On average, the out-of-pocket expense will be the same for similar housing for a given pay grade and dependency status at any location in the United States.

The next edition of People First will address methods used to determine BAH for each location and the rate protection feature of BAH. For more information about BAH, contact your financial services office.



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